Information to id	lentify the case:	rayt I VI 4		
Debtor 1:	Israel Velez Jr	Social Security number or ITIN:	xxx-xx-1869	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Malada Velez	Social Security number or ITIN:	xxx-xx-6901	
	First Name Middle Name Last Name	EIN:		
United States Bank	cruptcy Court: District of New Jersey	Date case filed for chapter:	13	6/4/18
Case number:	18-21303-ABA			

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

1	Debtor's full name	About Debtor 1:	About Debtor 2:  Malada Velez
2.	All other names used in the last 8 years	Islaci Voicz di	aka Malada Crespo
3.	Address	496 W Weymouth Rd. Vineland, NJ 08360	496 W Weymouth Rd. Vineland, NJ 08360
4.	<b>Debtor's attorney</b> Name and address	Thomas G. Egner McDowell Law, PC 46 West Main Street Maple Shade, NJ 08052	Contact phone 856–482–5544
5.	Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 – Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663–5002 www.standingtrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . (800) 676–6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856–361–2300 Date: 6/5/18

For more information, see page 2

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Debtor Israel Velez Jr and Malada Velez

Case number 18-21303-ABA

## Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.

Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

#### July 5, 2018 at 11:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Chapter 13 Standing Trustee - Camden, Cherry Tree Corporate Center, 535 Route 38, Suite 150, Cherry Hill, NJ 08002

#### 8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

#### Deadline to file a complaint to challenge dischargeability of certain debts:

### You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 9/4/18

#### Deadline for all creditors to file a proof of claim (except governmental units):

Deadline for governmental units to file a proof of

Filing deadline: 8/13/18

Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)

## Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain

claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

#### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you

Filing deadline: 30 days after the

conclusion of the meeting of creditors

## 9. Filing of plan

10. Creditors with a foreign address

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

#### 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise

#### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline

#### 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re: Israel Velez, Jr Malada Velez Debtors Case No. 18-21303-ABA Chapter 13

TOTALS: 1, \* 0, ## 0

## **CERTIFICATE OF NOTICE**

District/off: 0312-1 User: admin Page 1 of 2 Date Rcvd: Jun 05, 2018 Form ID: 309I Total Noticed: 24

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jun 07, 2018.
db/idb
                                                      496 W Weymouth Rd.,
                                                                              Vineland, NJ 08360-1632
                +Israel Velez, Jr,
                                     Malada Velez,
                                                                 2501 Oregon Pike, Ste 201,
517572111
                +Apex Asset Management,
                                           Attn: Bankruptcy,
                  Lancaster, PA 17601-4890
517572113
                                      Tax Dept.,
                                                    PO Box 1508,
                 City of Vineland,
                                                                    Vineland, NJ 08362-1508
                                       25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331 elnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
517572115
                +Credit Acceptance,
517572116
                +Dept of Ed / 582 / Nelnet,
                                               Attn: Claims,
517572117
                +Eos Cca, Attn: Bankruptcy, Po Box 329,
                                                                 Norwell, MA 02061-0329
                                                  PO Box 740241,
517572118
                +Equifax Information Services,
                                                                     Atlanta, GA 30374-0241
                +Experian, PO Box 4500, Allen, TX 75013-1311
517572119
                                   Po Box 84010,
517572120
                                                     Columbus, GA 31908-4010
                +First Progress,
517572125
                +Mr. Cooper, Attn: Bankruptcy,
                                                     8950 Cypress Waters Blvd,
                                                                                   Coppell, TX 75019-4620
                              4135 S Stream Blvd Ste 4, Charlotte, NC 28217-
JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT,
                                                            Charlotte, NC 28217-4636
                +PMAB, LLC,
517572126
517572128
               ++STATE OF NEW JERSEY,
                                                                                    PO BOX 245,
                  TRENTON NJ 08646-0245
                (address filed with court:
                                             STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT,
                  PO BOX 245,
                                TRENTON NJ 08646-0245)
517572129
                +TransUnion.
                                PO Box 2000,
                                               Chester, PA 19016-2000
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: tegner@mcdowelllegal.com Jun 05 2018 23:13:48 Thomas G. Egner,
                                                                                    Thomas G. Egner,
                  McDowell Law, PC,
                                       46 West Main Street, Maple Shade, NJ
                                                                                  08052
                +E-mail/Text: pmarraffa@standingtrustee.com Jun 05 2018 23:14:02
                                                                                          Isabel C. Balboa,
tr
                  Chapter 13 Standing Trustee,
                                                  Cherry Tree Corporate Center,
                                                                                     535 Route 38 - Suite 580,
                  Cherry Hill, NJ 08002-2977
                 E-mail/Text: usanj.njbankr@usdoj.gov Jun 05 2018 23:14:44
                                                                                   U.S. Attorney,
                                                                                                     970 Broad St.,
smq
                Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 05 2018 23:14:42
sma
                                                                                          United States Trustee,
                  Office of the United States Trustee,
                                                            1085 Raymond Blvd., One Newark Center, Suite 2100,
                  Newark, NJ 07102-5235
517572112
                 EDI: CAPITALONE.COM Jun 06 2018 02:53:00
                                                                               15000 Capital One Dr,
                                                                 Capital One,
                  Richmond, VA 23238
                +EDI: WFNNB.COM Jun 06 2018 02:53:00
517572114
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                                                                                         Attn: Bankruptcy Dept,
                  Po Box 182125,
                                    Columbus, OH 43218-2125
                +E-mail/Text: jennifer.macedo@gatewayonelending.com Jun 05 2018 23:14:10
517572121
                  Gateway One Lending & Finance, Attn: Bankruptcy,
                                                                          160 North Riverview Dr. Ste 100,
                  Anaheim, CA 92808-2293
                +EDI: IRS.COM Jun 06 2018 02:53:00
517572123
                                                          Internal Revenue Service,
                  Centralized Insolvency Operation,
                                                         PO Box 7346, Philadelphia, PA 19101-7346
517572124
                +E-mail/Text: kmorgan@morganlaw.com Jun 05 2018 23:15:22
                                                                                 Morgan, Bornstein & Morgan,
                  1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
                +EDI: SWCR.COM Jun 06 2018 02:53:00
517572127
                                                           Southwest Credit Systems,
                                                                                        4120 International Parkway,
                  Suite 1100,
                                Carrollton, TX 75007-1958
                +E-mail/Text: bankruptcyreports@wakeassoc.com Jun 05 2018 23:15:23
517572130
                                                                                            Wakefield & Associates,
                  830 E Platte Ave,
                                      Fort Morgan, CO 80701-3601
                                                                                                   TOTAL: 11
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
517572122
                Gsi Recovery Llc
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2018 Signature: <u>/s/Joseph Speetjens</u>

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Page 2 of 2 Total Noticed: 24 District/off: 0312-1 User: admin Date Rcvd: Jun 05, 2018 Form ID: 309I

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2018 at the address(es) listed below: NONE. TOTAL: 0